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"A STUDY ON ADOPTION BEHAVIOR OF DIGITAL MARKETING OF SELECTED COOPERATIVES IN WESTERN MAHARASHTRA"

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List of Abbreviation

GEM	Government e-Marketplace
TAM	Technology acceptance model
IFFCO	Indian farmers fertilizers cooperative
SEO	Search Engine Optimization
SMM	Social Media Marketing
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
ICMs	Institute of Cooperative Management
PAC's	Primary Agriculture Cooperative Societies
DCCB's	District Co-operative Central Bank
UCB's	Urban Co-operative Banks

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1. Introduction

"An independent group of persons united voluntarily to achieve their common economic, social, and cultural needs and goals through a jointly-owned firm" is called a cooperative (also known as co-operative, co-op, or coop). Cooperation can be defined as 'operating together' or 'acting together to achieve a common goal' by a layperson. (Dastane, et al. 2015) Members own cooperatives democratically, with each member having one vote in the election of the board of directors. People that use their services own and operate enterprises (a consumer cooperative). Cooperation is crucial in human civilization because it gives people a sense of belonging (Dastane, et al. 2015). Multi-stakeholder or hybrid cooperatives share ownership between different stakeholder groups, multi-stakeholder or hybrid cooperatives are managed by the people who work there (worker cooperatives). Non-profits and investors are examples of stakeholders. Cooperatives frequently have social goals, which they aim to accomplish by investing a proportion of trading profits back into their communities. The modern Cooperative Movement was started in Lancashire, England, in 1844 by the Rochdale Pioneers to provide an affordable alternative to poor-quality, contaminated food, and provisions, with any surplus going to the community. Since then, the cooperative movement has grown exponentially, spanning the globe and including all economic sectors.

In India, cooperation began in the last part of the nineteenth century as a means of rescuing farmers from the clutches of money lenders. The cooperative movement has revolutionized society by keeping this core idea of cooperation in mind. (Dastane, et al. 2015) The cooperative movement began in India as a state policy, with the passage of the Cooperative Societies Act in 1904. The movement has gone through different stages of development and ups and downs in the pre-independence era. Cooperatives entered a new phase when the country gained independence in 1947 and the start of planned economic growth. Cooperation grew to be seen as a tool for strategic economic development. But majority of rural people are unaware of the movement's goals and the norms and regulations that govern cooperative entities. People view these institutions as a means of gaining government benefits and privileges. Members' lack of education, caste-based elections to cooperative society offices, and government officials' bureaucratic attitude are only a few

of the roadblocks to conveying accurate information about the cooperative movement (A. Ghosh, 2006). India's cooperative structure has the power and potential to mitigate the negative consequences of globalization. Cooperatives at all levels are attempting to realign their functions in response to market demands following economic liberalization in the new economic climate. The public sector's failure in various cases is a concerning trend. In rural places, privatization has also failed to make an impact. As a result, the cooperative sector holds great potential. (Das et al., 2006:2) Today, a variety of cooperatives exist to meet the requirements of people working in various sectors of the economy. Cooperatives have their own set of benefits and drawbacks. The cooperative ideals have expanded the revolution not only in India but also around the world. Cooperatives, too, encounter a variety of obstacles at various phases of economic and social development. There are various aspects that can be called cooperative strengths, as well as others that might be considered cooperative weaknesses. (Dastane, et al. 2015)

Adoption Behavior

A phrase used to study the factors that influence consumers' decisions to accept a new brand, service, or technology. The decision-making process often involves the following five steps, depending on the adoption behavior model: product awareness, product interest, examination of alternatives, product trial, and adoption/divestment/rejection.

2. About Cooperatives and Digital Marketing

The Indian honorable prime minister Narendra Modi government has established a distinct 'Ministry of Co-operation' on 6th July 2021 to realize the vision of '**Sahakar se Samriddhi.**' This is a historic development. This ministry will establish a unique administrative, legal, and policy structure to support the country's cooperative movement. Cooperatives aid in the development of peaceful communities. Cooperatives contribute to skill development and education as part of the process of transforming impoverished areas into growing economies. They promote gender equality and raise a community's health and living standards.

Cooperative Societies have nearly doubled in the last 20 years, as per the NCUI report cooperatives, societies have grown very fast rapidly. The following graph represent the growth of the cooperative

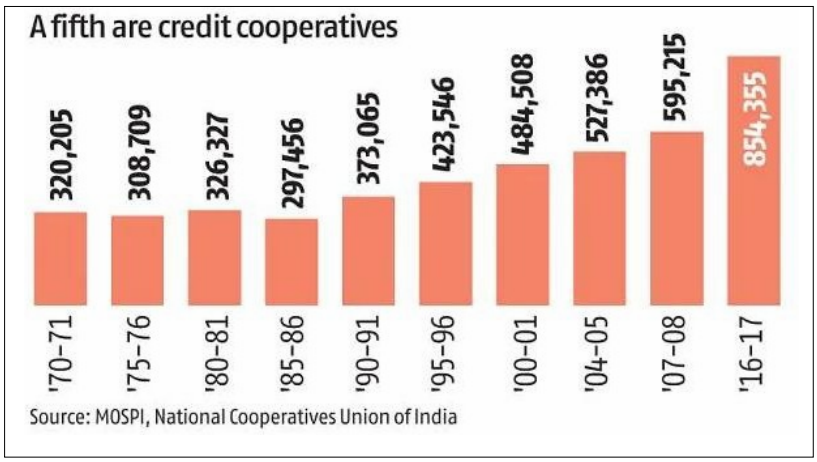

Figure 1

In the country's socioeconomic development, the cooperative sector has been critical. The industry has proven to be an important part of the country's rural economy's growth and maintenance. Some cooperative banks make getting a loan easy for farmers, while others use cooperative societies to set up self-employment programs for educated individuals. The cooperative sector is crucial because it provides small farmers with agricultural financing and capital. It also offers enormous potential for providing services and commodities in places where neither the government nor the private sector has had much success. In the country, there are 8.54 lakh cooperatives with 29 crore members. They cover 98 percent of

India's rural economy, which is worth Rs 100 lakh crore. The Indian Farmers Fertilizer Cooperative Ltd (IFFCO) and the Gujarat Cooperative Milk Marketing Federation are the world's two largest cooperatives (based on turnover over GDP per capita) (GCMMF).

2.1 Types of Cooperatives

Depending on the service provided and how the members are arranged, cooperatives can differ. The primary industry in Maharashtra state's rural areas is agriculture.

- **Primary Agricultural Credit Societies (PACS)**

Primary Agricultural Cooperative Credit Societies are working to assist the rural poor on a local basis. PACS play a significant role in the distribution of short-term agricultural loans, especially to firms that are predominantly seasonal. These organizations provide the necessary input instruments, such as credit for seeds, herbicides, fertilizers, and other agricultural inputs, to support a variety of agricultural operations. Rural Indian society is based on cooperative structures.

- **District Co-operative Central Bank (DCCB)**

A District Co-operative Central Bank (DCCB) is a rural cooperative bank that operates at the district level. It was founded to offer banking to the agriculture industry's rural hinterland, with most of its branches located in these rural and semi-urban areas. Pune DCCB, satara DCCB etc

- **Urban Co-operative Banks (UCBs)**

The term "Urban Co-operative Banks" (UCBs) refers to main cooperative banks that are situated in urban and semi-urban areas. These banks were only permitted to make loans until 1996 for non-agricultural uses. Examples Abhyudaya Co-operative Bank Ltd., Cosmos Co-operative Bank Ltd.

- **Agricultural Cooperatives Sector**

Farmers pool their resources in commercial associations called agricultural cooperatives. Depending on the form of cooperative, farmers can do this to raise their incomes, cut costs, or share risks. This majorly includes Krishi Vikas Kendra's and other cooperatives dealing with products like fertilizers, manure, pesticides etc. Examples – IFFCO, KRIBHCO, etc

- **Dairy cooperatives**

Dairy products like cheese and yoghurt are made by a dairy cooperative using the milk that the cows of its members generate. Numerous dairy farm families may be members of a single dairy co-op. These farms could be located within the same state or in nearby states. Each dairy farm delivers its milk to a cooperative-owned processing facility. Examples - AMUL, Katraj, VARNA etc

- **Consumer Cooperative**

An organisation that is owned, run, and governed by consumers is called a consumer cooperative st ore. The benefits include simple information access, limited liability, and democratic administ ration. Examples- Apna bazar, Sahakari bhandar, VARNA Bazar.

2.2 **Digital Marketing**

'Achieving marketing objectives through the use of digital technologies' is a simple definition of internet marketing. (Chaffey et al., 2009). The use of technology to assist marketing efforts in order to improve customer knowledge by meeting their needs is knownas digital marketing (Chaffey, 2013). The main purpose of digital marketing is to attract

customers and allow them to interact with the company through digital media, allowing information to be accessed at any time and from any location. (A Yasmin, et al. 2015). The spread of mobile technology has influenced a wide range of company sectors, posing several severe difficulties as well as exciting opportunities for marketers. (Hofacker, et al 2016). With interactive leverage of consumer conversion rates, digital marketing may be leveraged to reach both local and worldwide audiences as needed. (Mohr et al 2015), another advantage of digital marketing, is that because it is geared toward the smartphonegeneration, it may help reach a wider range of consumers globally. Newer technologies, on the other hand, engage directly with customers and generate a source of digital difference that matters to value and revenue, which we refer to as a digital edge (McDonald, et al. 2012). In this sense, evaluating the commercial impact of digital marketing in the cooperative industry will be a worthwhile step. The current researcher will examine the commercial impact of the digital market in cooperatives, with a focus on Maharashtra's business climate. As a Ph.D. research project in partial completion of the course requirement in your esteemed Institute, an empirical study titled "To analyze and interpret the adoption behavior of Digital Marketing in cooperatives in western Maharashtra" has been produced.

2.3 Type of Digital Marketing

There are several types of digital marketing that can be used to achieve a variety of objectives. Let's take a look at a few of them.

- **Social Media marketing**

The rapid expansion of social media platforms has changed the way many consumers connect with one another and with businesses of all kinds. This is altering to do business and companies to attract and retain customers. According to a research, U.S. businesses are more likely to use social media channels to engage with their customers or prospects than Google (The eMarketer, 2011). Seventy percent of businesses (70%) use Facebook,followed by 46 percent who use Twitter, 37 percent who use LinkedIn, and 25% who use YouTube.

- **Search engine optimization**

Search Engine Optimization (SEO) is one of the potential internet marketing applications that improves a company's website and online presence, both off-page and on-page, in order to improve its ranking in search engines like Google. SEO is a sophisticated method of making a website easier to categories and find for users. It assists the user in locating a specific business among millions of others. Every month, over 14 billion searches are performed on the internet. These numbers indicate that SEO has a significant impact on internet marketing. The website will eventually receive a greater amount of clicks as it risesin the online search engine rankings. As a result, the higher the number of clicks on a website, the more people will see it, improving the odds of online customers finding the service or product of their choice. (Andonov, 2020)

- **Content Marketing**

"The skill of engaging the clients and prospects without selling is known as content marketing." It is not about promoting items or services; instead, providing information that makes consumer smarter. The core of our content strategy is the concept that if we provide purchasers with continuous, ongoing relevant information, they will reward us with their business and loyalty." (Baltes, 2015).

- **Email Marketing**

In the era of the empowered consumer, techniques of marketing communication that permit interactivity are thought to perform well. More personal and networked media formats, which better respond to the needs of the empowered consumer, are gaining ground over the conventional firm-controlled, one-way mass media marketing communication model (Bacile et al., 2014).

- **Affiliate Marketing**

The affiliate company or organization promises to fund its own marketing efforts in orderto create product orders. Customers will be encouraged to call the customer service number

to order these products straight from the company by the affiliate. The affiliate's role is limited to marketing and nothing else. (Duffy, 2005)

3. Review of literature

Pratap Arni and Seema Laddha (2007), in their research article "Adoption of digital marketing in health Industry," have explained the healthcare industry's transformation from health to e-health. Authors have studied various aspects of the adoption of the digital-driven customer via structured questionnaires in the City of Mumbai and Navi Mumbai and understood those strong factors which influence the adoption of online healthcare and the difference if any between the Doctors and Patients in terms of their perception towards this adoption.

Anil Kumar Soni & Dharmendra Singh (2016), has conducted the research entitled "A study on cooperative marketing with reference of Chhattisgarh Markfed Ltd". Authors have identified that Agricultural marketing cooperatives have facing several problems, their performance is not up to the mark due to inadequate working capital, traditional methods of marketing, lack of technical support, untrained personnel, and lack of support from apex marketing societies. And found the necessity to study cooperative marketing. Therefore, authors have studied key performance indicators of Chhattisgarh Markfed with help of primary and secondary data.

Tetiana Girchenko, Yana Ovsiannikova (2016), have studied "Digital marketing and its role in the modern business process" and found the sense of marketing digital marketing and compared it with traditional marketing. Authors have analyzed different indexes to study the status of the global economy digitalizing process (including the social media review). The study further highlights Some of the principal trends of digital marketing development in the context of modern business processes.

Arvind Rangaswamy, Nicole Moch, Claudio Felten, Gerrit van Bruggen, Jaap E, Wieringa & Jochen Wirtz (2020), have explained in their article entitled "Role of digital marketing in Digital Business Platforms" like eBay, Google, and Uber Technologies have made enormous growth. The importance of marketing is to increase the number & quality of interactions on Digital Platforms by reducing transaction costs for users and production costs for the producer. These platforms' Interactions and data are the key enablers for creating value. But there are several problems resolved in value creation and value appropriation because digital

platforms cater to the need of different types of users.

Antonio Manuel Ciruela-Lorenzo, Ana Rosa Del-Aguila-Obra, Antonio Padilla-Meléndez and Juan José Plaza-Angulo (2020) have described an article entitled "Digitalization of Agri-Cooperatives in the Smart Agriculture Context. Proposal of a Digital Diagnosis Tool". The authors say that the usage of technologies in digital media has been recognized as one of the great challenges for businesses of the 21st century. This digitalization is characterized by the intensive use of IT in the different stages of the value chain of a sector. By considering this smart agriculture is transforming the sector of agriculture. Smart agriculture is changing the agricultural sector in terms of economic, social, and environmental sustainability in this context.

Hiroki Uematsu and Ashok K. Mishra (2011), have studied the "Use of Direct Marketing Strategies by Farmers and Their Impact on Farm Business Income". In US agriculture Direct marketing strategies is the most viable business option because it helps farmer producer to get a better price by selling product directly to the customer. With the help of a national survey, the authors estimated a zero-inflated negative binomial model & identified the factors affecting the total number of direct marketing strategies adopted by farmers. Then they estimated a quantile regression model for assessing the impact of the intensity of adoption of direct marketing strategies on gross cash farm income. The authorsfound that the intensity of adoption has no significant impact on gross cash farm income and that participation in farmer's markets is negatively correlated with gross cash farm income.

Jorge Alves et al., 2007 This paper argues that multidisciplinary and multisectoral cooperative environments for innovation, where firms and science and technology institutions coexist and collaborate, can promote the efficiency of the triad 'innovation creativity-new product development' and contribute to firms' competitiveness. The author noticed excellent results in terms of quantity, quality, and diversity of ideas in the early idea generation phase. In the ideas' selection phase, author perceived the need to let rational methods coexist with intuitive decision processes and in the product development phase, and noticed that the diverse mindsets, attitudes, and skills in the network contribute greatlyto its flexible problem-solving capacities.

Momaya and Kuroda (2008) explored the issue of cooperative strategies in the context of innovation and emerging industries in India and Japan with ideas for leadership. India and Japan have to be a lot of potential to research cooperative strategies across levels to innovatively address complex problems such as slow economic development, environmental degradation, energy & food shortages and divides (from economic to digital). In ICT, excessive focus on the West may be a key reason for most cooperative strategies in both countries concentrated towards partners in the West. Improving knowledge-creation mechanisms are likely to address problems such as "two Japans", slow innovation, weaknesses in science-based industries. Innovation challenges for the development of India are much bigger and cooperative strategies focusing on learning can help. In the emerging trend of open innovation, innovation from India that spread fast at the base of the pyramid can complement the high-tech/end/cost innovations that Japan excels at.

Research Gap

- The cooperatives are dealing with a number of issues, and their performance isn't up to par, there are very few cooperatives like IFFCO, Amul are performing well into the market.
- Individuals have a social media profile as technology has improved in terms of smartphone phones and the internet, but the goal of this study is to establish whether digital marketing methods are being used in the cooperative sector.
- There is no significant study is done to understand digital marketing in a cooperative atmosphere in this situation. This research will also look at the relative advantages of digital marketing vs traditional marketing.
- The review reveals that there is a significant need for cooperative organizations to develop in terms of promotion and marketing. The current study intends to determine how penitential digital marketing is for cooperatives.
- Digital marketing is already being recognized as a future business development tool, according to the current researcher, and many private organizations have begun to use digital technology-based business strategies.
- One of the most urgent issues for coops in the twenty-first century has been the usage of digital technologies. The broad use of information technology at various stages of a

sector's value chain characterizes this digitalization.

- Digital transformation is a strategic goal for cooperatives. It will help cooperatives adapt to impediments, overcome challenges, and function more effectively in today's society.

4. Research Objectives and Research Hypothesis

The current study features a set of research objectives, questions and hypothesis to help manage the whole investigation more systematically and comprehensively by defusing the problem statement and focusing on primary and specific goals. The key research questions that will be considered in this study are as follows.

- **Research objectives**
  1. To document the various traditional and modern marketing strategies adopted by cooperatives in Maharashtra
  2. To determine the level of awareness and adoption behavior of Digital marketing strategy used by the cooperatives in western Maharashtra.
  3. To determine the digital tools used for marketing by cooperatives in Maharashtra.
  4. To assess the business performance using digital marketing in cooperatives.
  5. To understand the constraints faced by the cooperatives while implementing Digital marketing strategy.

- **Research Hypothesis**

Hypothesis 1:

Is there any significant association between digital marketing and adoption behaviour of cooperatives?

$H1_0$: There is no significant association between digital marketing and adoption behaviour of cooperatives.

$H1_A$: There is significant association between digital marketing and adoption behaviour of cooperatives.

Hypothesis 2:

Is there any impact of level of awareness of digital marketing on the adoption behaviour of cooperatives?

$H2_0$- There is no impact of level of awareness of digital marketing on the adoption behaviour of cooperatives.

$H2_A$ - There is an impact of level of awareness of digital marketing on the adoption behaviour of cooperatives.

Hypothesis 3:

Does the availability of the tools of digital marketing in cooperatives determining adoption behaviour?

$H3_0$ - The availability of the tools of digital marketing in cooperatives is not determining adoption behaviour

$H3_A$- The availability of the tools of digital marketing in cooperatives determining adoption behaviour

Hypothesis 4:

Do the implementation of digital marketing strategies is significant in improving the performance of cooperatives?

$H4_0$ - The implementation of digital marketing strategies is not significant in improving the performance of cooperatives.

$H4_A$- The implementation of digital marketing strategies is highly significant in improving the performance of cooperatives.

Hypothesis 5:

Is there any issues and challenges faced by the cooperatives for adopting Digital marketing strategy?

$H5_0$ - There are no issues and challenges faced by the cooperatives for adopting Digital marketing strategy.

$H5_A$- There are issues and challenges faced by the cooperatives for adopting Digital marketing strategy.

5. Research Methodology

5.1 Research Design

The goal of this research design is to collect data in order to examine cooperative marketing activity. The exploratory research design will be used to study the factors influencing adoption behaviour of stake holders and the field study will be conducted in various districts of western Maharashtra.

5.2 **Sources of data collection**

Both primary and secondary data will be collected for this proposed study. The responses of the questionnaire will be obtained through interaction with stake holders. The stake holders of this study will be members of cooperative's, chairman's, CEOs, marketing heads and consumers. Data collection will be done with the help of both closed and open-ended questions, personal interviews, and observation. The Secondary data related to the cooperatives will be source from Annual reports, other publications, published articles, internet and websites.

5.3 Study Area

A systematic sampling method will be used to select the district of western Maharashtra. It is planned that cooperatives will be sampled using a random sampling method.

Table: Selection of area and Cooperatives

Sr. No	Districts	No of Villages in districts (n)	Systematic sampling k=N/n (500/n)	Type of cooperatives					No. of cooperatives selected
				PACS	DCCBs & UCBs	Agricultural Cooperatives Sector	Dairy cooperatives	Consumer cooperative sector	
1	Ahmadnagar	1603	31%	15	15	20	10	10	70
2	Kolhapur	1239	40%	15	15	20	10	10	70
3	Nashik	1949	26%	15	15	20	10	10	70
4	Pune	1912	26%	17	17	22	12	12	80
5	Sangli	735	68%	15	15	20	10	10	70
6	Satara	1767	28%	15	15	20	10	10	70
7	Solapur	1167	43%	15	15	20	10	10	70
	Total	10372		107	107	142	72	72	500

In Western Maharashtra state there are a number of cooperatives are functioning in each district. Above mentioned districts will be selected for this study. The data will be analyzed using appropriate statistical tools. The tentative plan of taking The sample will be divided into categories of the nature of the business of cooperatives for example Primary agricultural credit society, Districts Central Cooperative Banks, Urban Cooperative Banks, Dairy Cooperatives and Consumer Cooperatives.

The Technology Acceptance Model (TAM) is designed to measure the adoption of new technology based on customer attitudes. The Technology Acceptance Model is an excellent for determining the level of digital marketing adoption, particularly in cooperatives. To identify the prove the objective of this project TAM model may be suitable. It is proposed, TAM states that the success of the new technology adoption is based on positive attitudes towards two measures:

- Perceived usefulness
- Perceived ease of use

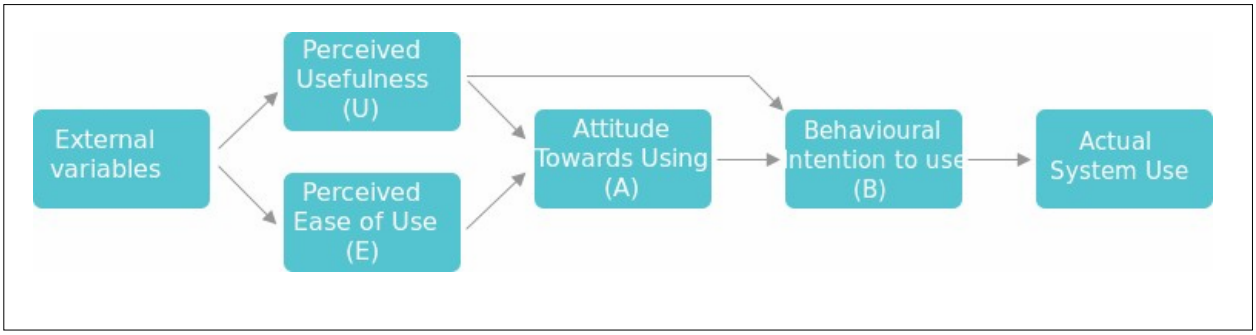

Figure 2

6. Data Classification Analysis and Interpretation

The process of evaluating structured or unstructured data and classifying it based on the its type, contents, and other metadata is known as data classification.

In this study the data will be classified according to the nature of their business Primary Agriculture cooperatives society, District central cooperative banks, Urban cooperative banks, Agriculture cooperatives societies, dairy cooperatives and consumer cooperatives.

Inspecting, cleansing, transforming, and modeling data to discover represent covering useful information, suggesting conclusion and supporting decision- making are the main process of analyzing the data. Analysis of data is mostly comprised of multiple facets and approaches, in different business science, encompassing diverse techniques under verity of names, and social science domains.

It is planned to customize the questionnaire for understanding the use of digital technology in their cooperatives. The gathered data will be optimized by using appropriate statistical tool such as Ms-excel. It is further proposed to analyze the data in descriptive statistics.

After the statistical representation the interpretation of those questions can be given. The result of that statistical representation will help to identify the output. The TAM extended research model mentioned above will be used to anticipate cooperatives' intentions to use or implement digital marketing. The survey's results are believed to have indicated that a significant number of respondents used or were familiar with digital marketing strategies.

7. Limitations of the study

The study will be conducted in limited cities of districts in western Maharashtra depending upon availability of the cooperatives. The consent will be taken from all the participants/respondents while data collection. The secondary data will be taken from authenticated journals/articles/publishers and citations will be given. The taken information from the cooperatives will be kept confidential. The study will only focus on understanding the level of adoption and emphasize onstrategies of digital marketing and its concept used in cooperatives. In this study other technological aids like CRM / SAP will not be considered. To collect PAN India data will not be feasible in this study.

8. Chapter scheme

The research study will be divided into following chapters.

1. Introduction
2. Cooperatives, Digital marketing and its types need for digital marketing in cooperatives
3. Review of Literature
4. Research Methodology
5. Data collection, analysis and interpretation
6. findings, conclusion and recommendations

References and bibliography

9. Rationale of the study

This Research will help to understand the nature of cooperative sector. It will showcasethe strategies used for marketing their cooperative. This research will focus to identify the number of cooperatives are aware about Digital marketing strategy and how many cooperatives are using digital marketing tools for increasing their sales. If there is good awareness about Digital marketing, this study will highlight most prominent tools for cooperatives. This research will able to find the what are challenges that are being faced by the cooperatives to implement digital marketing technology.

- **Future Scope of the study**

By the use of digital technology tools cooperative can accesses the national and international markets. Using digital marketing strategy cooperatives will increase the network in existing market. The cooperative institutions like VAMNICOM, ICM's can

design the course for training the cooperatives for their developments. The Ministry of cooperation may benefit to access data and can help in policy formation.

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